



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Cheng Zhou et al.

Assignee: Trilogy Development Group

Title: METHOD AND APPARATUS FOR NET-PAY AND DEBT
CONSOLIDATION

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POWER OF ATTORNEY BY ASSIGNEE OF ENTIRE INTEREST

Sir:

The above-identified assignee hereby revokes all powers of attorney previously given and appoints hereby the following attorney(s) and/or agent(s) to prosecute the above-identified application and to transact all business in the United States Patent and Trademark Office in connection therewith: Stephen A. Terrile (32,946), Gary W. Hamilton (31,834), Robert W. Holland (40,020), Michael R. Cannati (34,791); and Kent B. Chambers (38,893).

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ASSIGNEE CERTIFICATION UNDER 37 CFR 3.73(b)

The undersigned representative of the above-identified assignee certifies that the above-identified assignee is the assignee of the entire right, title and interest in the above-identified

patent application by virtue of a chain of title from the inventor(s) of the above-identified patent application to the above-identified assignee as shown below:

1. From: Cheng Zhou, Rangarajan Venkatesan, Joshua Toub To: Trilogy Development Group. The document was recorded in the Patent and Trademark Office at Reel 011844, Frame 0681, or for which a copy thereof is attached.

The undersigned (whose title is supplied below) is empowered to sign this certificate on behalf of the above-identified assignee.

Trilogy Development Group, Inc. (Assignee)

By: 

Name: Lance A. Jones

Title: Vice-President & General Counsel

Date: 5/29/02